

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

TERRY B FINGARD  
GLORIA D FINGARD  
Debtor(s)

Case No. 06-16114

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/06/2006.
- 2) The plan was confirmed on 04/13/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 01/29/2010.
- 6) Number of months from filing to last payment: 37.
- 7) Number of months case was pending: 39.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$12,160.78.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$36,303.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$36,303.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,694.33
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$1,694.33**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BENEFICIAL MORTGAGE CO OF IL	Secured	NA	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	1,975.46	2,536.10	2,536.10	1,651.99	0.00
CAPITAL ONE BANK	Unsecured	537.15	904.58	904.58	589.23	0.00
CAPITAL ONE BANK	Unsecured	2,108.83	2,587.88	2,587.88	1,685.71	0.00
CENTEGRA MEDICAL CENTER	Unsecured	1,185.83	708.58	708.58	461.56	0.00
CITICARDS PRIVATE LABEL	Unsecured	6,880.44	NA	NA	0.00	0.00
CITIFINANCIAL	Unsecured	6,282.14	11,378.08	11,378.08	7,411.54	0.00
CONDELL MEDICAL CENTER	Unsecured	675.16	NA	NA	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	290.31	290.31	290.31	189.10	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	718.48	986.94	986.94	642.88	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	8,758.62	10,040.69	10,040.69	6,540.38	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	5,092.60	5,741.60	5,741.60	3,740.01	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,328.92	1,703.64	1,703.64	1,109.73	0.00
FIRST COMMUNITY C/U	Unsecured	396.11	395.11	395.11	257.37	0.00
FORD MOTOR CREDIT CO	Secured	NA	NA	NA	0.00	0.00
GMAC PAYMENT CENTER	Secured	NA	NA	NA	0.00	0.00
MCHENRY COUNTY ORTHOPAEDICS	Unsecured	241.00	NA	NA	0.00	0.00
MORaine EMERGENCY PHYSICIANS	Unsecured	221.00	NA	NA	0.00	0.00
NORTHERN ILLINOIS MEDICAL CTR	Unsecured	NA	480.01	480.01	312.67	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	515.38	837.76	837.76	545.71	0.00
RESURGENT CAPITAL SERVICES	Unsecured	882.63	1,080.84	1,080.84	704.05	0.00
RESURGENT CAPITAL SERVICES	Unsecured	7,530.43	8,669.34	8,669.34	5,647.10	0.00
ROUNDUP FUNDING LLC	Unsecured	3,117.05	3,692.39	3,692.39	2,405.18	0.00
SALLIE MAE SERVICING CORP	Unsecured	NA	NA	NA	0.00	0.00
SURGICAL ASSOCIATES	Unsecured	131.30	NA	NA	0.00	0.00
TOWN SQUARE ANESTHESIA	Unsecured	55.00	NA	NA	0.00	0.00
WELLS FARGO FINANCIAL INC	Unsecured	1,295.00	1,096.83	1,096.83	714.46	0.00
WELLS FARGO HOME MTGE	Secured	NA	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$53,130.68</b>	<b>\$34,608.67</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$1,694.33</u>	
Disbursements to Creditors	<u>\$34,608.67</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$36,303.00</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 02/25/2010

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.